

# ABSTRACT OF THE DISCLOSURE

An information terminal apparatus includes: a communication unit 21 for transmitting/receiving information among the own communication means, a server of a credit card firm, and a server owned by a settling financial institution which settles a charge requested from the credit card firm; a processor 26 for executing a comparison process as to both credit card charge historical information issued from the credit card firm and balance account information saved in the settling financial institution, the credit card charge historical information being contained in the transmission/reception information of the communication unit 21; and an output unit 27 for outputting predetermined information based upon the comparison process result by the processing means 26.